

REMARKS

The December 17, 2007 Office Action was based upon pending Claims 1-27. This Amendment amends 1, 3, 5, 11, 15, 18, 20, 24, and 26. Thus, after entry of this Amendment, Claims 1-27 are pending and presented for further consideration.

Issues Raised in the Office Action

The Office Action rejected Claims 1-27 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,760,470 Bogosian, et al. ("hereinafter Bogosian").

Status of the Office Action

The second page of the Office Action states that it is a Final Office Action. Applicant notes that this Office Action is in response to a recently filed Request for Examination. Furthermore, Examiner Poinvil has confirmed that the Office Action is non-final. In addition, the PAIR database indicates that the Office Action is non-final. Thus, Applicant has treated this Office Action as non-final.

Rejection of Claims 1-27 under 35 U.S.C. §103(a)

The Office Action rejected Claims 1-27 under 35 U.S.C. §103(a) as being unpatentable over Bogosian.

Claim 1

Claim 1 is directed to an embodiment that selectively accepts incorrectly entered check identifiers. In one case, the incorrectly entered check identifier information is accepted without the user having to reenter the information. In another case, if the user reenters the incorrect information consistently, the check identifier information is accepted.

For example, if a user enters a first check identifier with incorrectly entered replacement symbols, the novel method compares portions of the first check identifier with records stored in a database to determine whether the first check identifier relates to one of the checking account records.

If the first check identifier with the incorrectly entered replacement symbols, relates to a checking account record stored in the database, the method accepts the first check identifier without requesting additional entry of check identifier information from the user.

Thus, although the user has erroneously entered the replacement symbol information, the method does not require reentry of the information.

In instances where the first check identifier with the incorrectly entered replacement systems does not relate to one of the checking account records stored in the database, the novel method requests that the user reenter the first check identifier in a non-automated manner thereby obtaining a second check identifier.

The novel method compares the second check identifier with the first check identifier and accepts the second check identifier, if the second check identifier is consistent with the first check identifier.

None of the cited references describe these concepts. That is, none of the cited references describe a system that selectively accepts incorrectly entered check identification information where 1) portions of the incorrectly entered check identification information match information in a database and 2) where a user reenters the incorrect check identification information consistently a second time.

Furthermore, it would not have been obvious to alter the cited references to create a systems such as set forth in Claim 1 as the cited references generally seek to obtain correct information, not selectively accept incorrectly entered check identification information.

Claim 2

Claim 2 which depends from Claim 1, is believed to be patentable for the same reasons articulated above with respect to Claim 1, and because of the additional features recited therein.

Claim 3

Although Claim 3 has different language than Claim 1, Claim 3 is believed to be

patentable for similar reasons (where applicable), and because of the different features recited therein.

Claim 4

Claim 4 which depends from Claim 3, is believed to be patentable for the same reasons articulated above with respect to Claim 3, and because of the additional features recited therein.

Claim 5

Although Claim 5 has different language than Claim 1, Claim 5 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 6-10

Claims 6-10 which depend from Claim 5, are believed to be patentable for the same reasons articulated above with respect to Claim 5, and because of the additional features recited therein.

Claim 11

Although Claim 11 has different language than Claim 1, Claim 11 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 12-14

Claims 12-14 which depend from Claim 11, are believed to be patentable for the same reasons articulated above with respect to Claim 11, and because of the additional features recited therein.

Claim 15

Although Claim 15 has different language than Claim 1, Claim 15 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 16 and 17

Claims 16 and 17 which depend from Claim 15, are believed to be patentable for the same reasons articulated above with respect to Claim 15, and because of the additional features recited therein.

Claim 18

Although Claim 18 has different language than Claim 1, Claim 18 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 19

Claim 19 which depends from Claim 18, is believed to be patentable for the same reasons articulated above with respect to Claim 18, and because of the additional features recited therein.

Claim 20

Although Claim 20 has different language than Claim 1, Claim 20 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 21-23

Claims 21-23 which depend from Claim 20, are believed to be patentable for the same reasons articulated above with respect to Claim 20, and because of the additional features recited therein.

Claim 24

Although Claim 24 has different language than Claim 1, Claim 24 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 25

Claim 25 which depends from Claim 24, is believed to be patentable for the same reasons articulated above with respect to Claim 24, and because of the additional

features recited therein.

Claim 26

Although Claim 26 has different language than Claim 1, Claim 26 is believed to be patentable for similar reasons (where applicable), and because of the different features recited therein.

Claims 27

Claim 27 which depends from Claim 26, is believed to be patentable for the same reasons articulated above with respect to Claim 26, and because of the additional features recited therein.

No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the Applicant is not conceding in this application that previously pending claims are not patentable over the cited references.

Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. Applicant reserves the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution.

Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the Applicant has made any disclaimers or disavowals of any subject matter supported by the present application.

Conclusion

Applicant has endeavored to address all of the Examiner's concerns as expressed in the outstanding Office Action. In light of the above remarks, reconsideration and withdrawal of the outstanding rejections is specifically requested.

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Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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